

Fill in this information to identify the case:

Debtor 1 Edgar J De La Torre

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 23-05478

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Cardinal Financial Company, Limited Partnership Court claim no. (if known): 9

Last 4 digits of any number you use to
Identify the debtor's account: 1631

Does this notice supplement a prior notice of postpetition fees,
expenses, and charges?

☒ No
☐ Yes. Date of the last notice: ____/____/____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late Charges	_____ (1)	_____
2. Non-sufficient funds (NSF) fees	_____ (2)	_____
	\$300.00 05/01/23 (Plan Review);	
	\$150.00 08/09/23 (Notice of	
3. Attorney Fees	Postpetition Mortgage Fees);	(3) \$450.00
4. Filing fees and court costs	_____ (4)	_____
	\$650.00 06/30/23 (Proof of	
5. Bankruptcy/Proof of claim fees	Claim);	(5) \$650.00
6. Appraisal/Broker's price opinion fees	_____ (6)	_____
7. Property inspection fees	_____ (7)	_____
8. Tax Advances (non-escrow)	_____ (8)	_____
9. Insurance advances (non-escrow)	_____ (9)	_____
Property preservation expenses.		
10. Specify: _____	_____ (10)	_____
Other. _____		
11. Specify: _____	_____ (11)	_____
Other. _____		
12. Specify: _____	_____ (12)	_____
Other. _____		
13. Specify: _____	_____ (13)	_____
Other. _____		
14. Specify: _____	_____ (14)	_____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1

Debtor 1 Edgar J De La Torre Case number (if known) 23-05478
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Michael Kelleher
Signature

Date 08/09/2023

Print Michael Kelleher
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5300

Email bkpleadingsNORTHERN@il
.cslegal.com

File No. 14-23-03208

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on August 9, 2023 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on August 9, 2023.

Thomas H. Hooper, Chapter 13 Trustee, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603 by electronic notice through ECF

Edgar J De La Torre, Debtor(s), 2457 E 74th Street, Chicago, IL 60649

David H Cutler, Attorney for Debtor(s), 4131 Main St., Skokie, IL 60076 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Michael Kelleher

Attorney for Creditor

Rachael A. Stokas ARDC#6276349

Peter C. Bastianen ARDC#6244346

Joel P. Fonferko ARDC#6276490

Berton J. Maley ARDC#6209399

Terri M. Long ARDC#6196966

Michael P. Kelleher ARDC#6198788

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(630) 794-5300)

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NOTE: This law firm is a debt collector.